

Docket No.: 340973US28

**OBLON**  
**SPIVAK**

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

ATTORNEYS AT LAW

RE: Application Serial No.: 10/718,615  
Applicants: James J. LOW  
Filing Date: November 24, 2003  
For: SYSTEMS AND METHODS FOR AUTOMATED TRANSACTIONS  
PROCESSING  
Group Art Unit: 3626  
Examiner: SQUIRES, ELIZA A.

SIR:

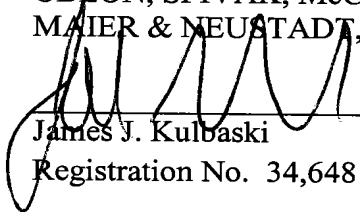
Attached hereto for filing are the following papers:

**CONFIRMATION OF ATTORNEY AND CORRESPONDENCE ADDRESS  
GENERAL POWER OF ATTORNEY  
STATEMENT UNDER 37 CFR 3.73(b)**

Credit card payment is being made online (if electronically filed), or is attached hereto (if paper filed), in the amount of **\$0.00** to cover any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. **15-0030**. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time.

Respectfully submitted,

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